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The Structural Relationship Information Technology Used and Risk toward Banking Customer Satisfaction during Covid19, Indonesia

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ABSTRACT

Investigation on the structural relationship of information technology functional quality, customer value, technology used, risk perception and customer experience of banking customer satisfaction during covid19 pandemic is very important to provide significant benefits to increase the number of customers. This research design uses a quantitative approach through a questionnaire survey conducted on banking customers in Indonesia. Data analysis was performed using statistical software, namely LISREL Version 8.0. The results of t₄ analysis show that functional quality, perceived customer value, technology use, perceived risk and customer experience have a significant relationship with banking customer satisfaction during the covid19 pandemic. In detail, the functional quality of banking technology is considered to have contributed 39% to customer satisfaction when implementing health protocols. Customer value contributes to customer satisfaction, technology used contributed to the customer satisfaction and perceived risk shaping customer satisfaction. In addition customer experience when implementing health protocols during the covid19 pandemic influence to customer satisfaction. In conclusion, functional quality, customer value, technology used, perceived risk and customer experience show the most significant contribution to banking customer satisfaction when implementing health protocols during the covid19 pandemic and create good acceptance of banking service performance from the aspects of empathy, physical evidence, reliability, fast response, time saving and cost-effectiveness and the new service development.

Keywords: functional quality, customer value, perceived usage, perceived risk, customer experience, customer Satisfaction, health protocols covid19 pandemic, information technology

1. INTRODUCTION

In accordance with Law Number. 21 of 2008 Republic of Indonesia, concerning The Sharia Banking, sharia bank is a bank that carries out business activities based on sharia principles, or Islamic law principles stipulated in the fatwas of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamyah) and does not contain gharar, maysir, usury, zalim and haram objects. The development of sharia banks in Indonesia according to the FSA (National Financial Services Authority/OJK), (FSA/OJK, 2019), shows that sharia banking in June 2019 experienced positive growth and improved inter mediation with an increase in assets (12.04%), channeled financing (14.15%), and third party funds. (10.28%), higher than the same period the previous year. The performance of sharia banks in June 2019 generally improved compared to the end of 2018. However, when viewed from the market share compared to conventional banks in Indonesia the portion was still very small in 2019, the share of the sharia banking market was only 5.94%, compared to conventional banks of 94.06%. The market share of only 5.94% also consists of sharia commercial banks amounting to 64.62%; The sharia business unit is 32.86% and the sharia rural bank is only 2.52%. The Indonesian sharia finance still needs to be developed so that it can keep up with conventional financial growth in order to expand the financial industry as a whole (FSA, 2019). Market share is the share of the market controlled by a company and all selling potential, generally expressed as a percentage. Market share is the percentage of a company's total sales from all sources with the total sales of products in a particular industry. The small market share of sharia banks in Indonesia compared to the market share of conventional banks shows that many Indonesians still use conventional banks compared to sharia banks. In terms of marketing strategy in the era of technology, sharia banking cannot escape the use of technology to provide the best service for its customers, therefore the functional quality of technology use is likely to be the determining variable for banking customer satisfaction especially when implementing health protocols during the covid19 pandemic. Technology used in banking have a beneficially for customer and management to isolated of covid19 deployment, maintain the social distance, cleanliness, healthy and environment friendly.

LITERATURE REVIEW

Functional Quality

Technology has a major influence on the way service providers serve customers. In the banking industry, advances in technology and information technology have produced a major revolution. The banking industry is also one of the first industries to see the use of Self Service Technology or SST, namely the invention of the ATM. The use of SST during the covid19 pandemic is very useful in reducing the spread of the covid19 virus. Reducing human contact by maintaining distance and maintaining cleanliness will reduce the spread of the virus. It is said that the reason behind the use of technology in the banking industry is because there is huge competition in the banking industry, which forces bank management to work to reduce costs. Waleed Mango, Busra Muceldili, and Oya Erdil (2017), found that services have developed into self-service services with the help of technology or SST. Self Service Technology Quality (SSTQual), has several dimensions at a certain scale, this scale is generally focused on electronic services. In this study, SSTQual used in the banking industry according to Waleed Mango, Busra Muceldili, Oya Erdil, (2017). SSTQual has seven dimensions, are: functionality, design, customization, enjoyment, assurance, comfort and security / privacy. Functionality: relates to how well the SST functions, its responsiveness and also how easy it is to use or functionality is related to how well the SST functions, its responsiveness and also how easy to use. Design: has to do with the aesthetics, look and feel of SST. Design: has to do with the aesthetics, look and feel of the SST. Customization: relates to how well SST is personalized and meets the specific needs of each customer. Customization: relates to how well the SST is personalized and meets the specific needs of each customer. Enjoyment: represents the pleasure felt when using SST and when service results are achieved. Enjoyment: represents the enjoyment felt when using the SST and when the service outcome is achieved. Guarantee: relates to the reputation of the SST service provider. Assurance: has to do with the reputation of the SST service provider. Convenience: relates to the operating conditions of the SST and how easy it is to access. Convenience: relates to the operating conditions of the SST and how easy it is to access it. Security / Privacy: relates to how secure customers feel when using SST and how well their privacy is protected. Security / privacy: is related to how secure the customer feels when using the SST and how well their privacy is being. Functional quality is related to aspects of online system functionality, activities and interactivity components that affect customer experience and also affect customer decision making, customer Satisfaction In Banking Institutions when implementing health protocols during the Covid19 Pandemic and trust. (Lee and Chung, 2009, Keisidou et al., 2013, Monferrer-Tirado et.al., 2016). In addition, perceived value is also a determining variable for prospective customers or customers to use sharia bank products.

Perceived Customer Value

Customer perception of value is defined as the trade-off between costs and benefits in behavior (Dootson et al., 2016). This is an important determinant of behavior in using e-commerce in business activities (Piyathasanan et.al., 2015). The perception of customer value is also a key factor in becoming a customer of a bank (Garg et.al., 2014). In addition, in the era of technology in the banking sector, it is also influenced by perceptions about the use of technology or perceived usability, which is about how the user and service provider then occurs interface or electronic interface interaction between customers and banks. Added by Khalifa (2004), the definition of perceived customer value can be grouped into three main categories, are: 1). benefit / cost ratio model (utilitarian), 2). component model values, and 3). the means model. The benefit / cost ratio model defines the value that is perceived by the customer as a judgment by the two dimensions of benefits and costs (Gounaris et.al., 2007). Meanwhile, from the customer side, it is the concept of price, quality and value perception. Zeithaml (1998) describes value as the ratio of the utility of a product perceived by customers or benefits received, divided by the price paid or costs incurred and other sacrifice and emphasizes. Customer value is based on subjective perceptions. Benefit-pay-off or benefit-cost comparison can be defined as longer service costs and reasonable average returns. Echchabi and Olaniyi (2012) found that cost and benefits are based on product prices, transaction costs, credit availability, and profits. Many previous studies have found a relationship between costs and benefits and their intention to use sharia bank products or services. According to Thambiah, Ismail, Ahmed, & Khin, (2013), people tend to choose sharia banks because they are motivated by the benefits provided (Rustam, Bibi, Zaman, Rustam, & Zahid-ul-Haq, 2011). In the case of Malaysia, the costs and benefits are an advantage for sharia banks in Malaysia, apart from the factors of service quality, convenience, and peer influence. All of these factors are more significant variables than religion.

Perceived Usability

Perceived usability is one of the key elements that determine the uptake of mobile banking (Gu et.al., 2009), and the e-commerce business customer experience (Klaus, 2013). Thakur (2014) in Victoria Detra Johannes, Indarini, & Silvia Margaretha (2018), states that usability or ease of use or usability of technology is one of the most important factors in determining the quality of a website. This will affect the level of customer Satisfaction In Banking Institutions when implementing health protocols during the Covid19 Pandemic. Based on research conducted by Floh & Treiblmaier (2006), in Victoria Detra Johannes, Indarini, & Silvia Margaretha (2018), usability was found as an antecedent variable of customer service which has direct and positive impacts on customers in the m-banking business. The importance of the ability to use technology or usability is widely felt in the field of electronic banking (Guriting and Ndubisi, 2006 in Nadim Jahangir and Noorjahan Begum, 2008).

According to them the utility is that using technology will improve the way users complete transactions with their bank. Researchers argue that the perceived ease of use is the extent to which a person accepts that using technology will not require individual sacrifice (Gahtani, 2001 in Nadim Jahangir and Noorjahan Begum, 2008). Initially Rogers (1962) in Nadim Jahangir and Noorjahan Begum, 2008, emphasized that perceived ease of use is the extent to which an innovation is considered not difficult to understand, study or operate. Perceived ease of use is the extent to which customers perceive a new product or service as more better than its successor. Similarly, Zeithaml et al. (2002) stated that the extent to which an innovation is easy to understand or use can be considered as a perceived ease of use or perceived usability. According to Mathieson (1991), in Nadim Jahangir and Noorjahan Begum, (2008), states that the ease of use felt by customers in internet banking will require minimum efforts to obtain maximum satisfaction moreover when implementing health protocols during the covid19 pandemic. Chen and Barnes (2007) empirically found that two technological aspects of the interface, namely perceived ease of use and perceived usefulness, significantly influence customer intention.

Perceived Risk

Every activity contains risks, likewise when someone decides to become a customer of a sharia bank, they will definitely consider the risks they will face. The risk of contracting the covid19 virus is currently very high, if we do not comply with health protocols properly. When someone uses technology in a transaction with a bank, this will greatly reduce the risk of contracting it. In marketing science it is included as perceived risk. Jun and Palacios (2016) found that the factor of security risk is one of the main factors affecting the quality of mobile banking services. Perceived risk affects decision making for customers (Martins et.al., 2014; Hanafizadeh et.al., 2014). In the financial and banking sector that uses internet-based technology, it presents untold risks for customers when they are about to make transactions. The most vital aspect of internet banking is possibly the security risk associated with possible losses due to deficiencies in a functioning system or embezzlement of resources through illegal exterior entry (Schneider B., 2011). Performance risk, is a customer assessment of risk that takes into account their understanding and reasoning capacity. (Littler D, Melanthiou D., 2006). Asymmetry in internet banking data and the absence of individual contacts make customers unable to correctly assess the attributes of the technology used, thereby reducing certainty. Performance risk has implications for losses caused by deficiencies or errors in the internet banking site. Customers often worry that the system failure on the server or the outage from the web will occur when a transaction occurs, because these circumstances can result in unexpected failure of transactions (Kuisma T, Laukanen T, Hiltunen M., 2007). Social risk is anxiety that may be considered for adverse reactions from obtaining goods or services. The banking customers satisfaction when use internet banking can be influenced by positive or negative impressions of the internet banking management administration, by other people, family, or colleagues. (Littler D, Melanthiou D., 2006). Satisfaction will be optimal during the covid19 pandemic, if bank services use technology that reduces direct contact between humans and maintains good environmental hygiene and always carries out proper health protocols. The absence of human collaboration can be a barrier to the use of innovation-centered facilities. Social risk indicates the choice that using internet banking may result in objections or complaints against certain companies or individuals. Time risk or the sacrifice of time needed in an effort to get the desired goods or service (Murray KB, Schlacter JL., 1990). When customers need additional time, their perception of risk increases. Customers are also said to have a perceived risk when making transactions, additional time and errors occur during the transaction period turning to perceived risk. (Littler D, Melanthiou D., 2006). Inconvenience and time may refer to ongoing losses due to delays in payment or attempts to find appropriate services and hyperlinks. The two main unpleasant reasons for using internet banking can be considered a time risk, namely: confusing websites and unclear pages that make downloading impossible. (Forsythe SM, Shi B., 2003). This can be related to the time dimension including increasing knowledge about how to make the internet banking sites are attractiveness. Time can be lost when consumers choose bad purchase options by wasting time looking at and making purchases, learning how to use products just to replace them. Financial Risk indicates the possibility of economic loss during the online purchase or shopping transaction process. (Lim, Nena, 2003). Financial risk is the loss of money as a result of the transaction process of purchasing products, services and facilities (Laroche, Michael, McDougall, Gordon HC, Bergeron, 2004). This is also known as the risk of economic loss that must be paid due to transaction errors or misuse of bank accounts. For example, a merchant who cannot be trusted delivers insufficient goods or even neglects to deliver goods to customers. The stated security risk in internet banking will strengthen customer confidence regarding security issues. (Bestavros A., 2000). Security risk is the main obstacle to using internet banking. (Polatoglu V, Ekin S., 2001). Security / privacy risks are categorized as losses due to fraud or hackers who hijack the security of internet banking users. (Lee MC., 2008).

Customer Experience

Banking customer experience and satisfaction during covid19 pandemic will also have an effect on customers to buy sharia bank products. Liang et.al. (2009) show that banking customer satisfaction when implementing health protocols during the covid19 pandemic is the overall customer experience in the process of using a service or consuming a product. The principle of precaution in this case is important so as not to be infected by the covid19

virus and also reduce its spread. Meanwhile, the customer experience is limited as a moment of truth experienced and usually limited in feeling it (Chi and Gursay, 2009). Moment of truth in internet banking (Amin, 2016; Raza et al., 2015), and mobile banking (Jun and Palacios, 2016), can provide experiences for customers. Customer experience refers to a consistent representation and perfect execution of all distribution channels and interactive points of the desired emotional connection and relationship with the required product brand or the moment of truth of each process the customer undertakes in obtaining the desired goods and services. (Seybold, 2012: 108). In order to compete through customer experience, most of organizations are systematically applying total customer experience (TCE) principles and tools to generate, strengthen, and maintain customer loyalty. TCE and customer loyalty are important to maintain customer focus and to create customer preferences (Mascarenhas, Kesavan & Bernacchi, 2006: 397). Companies that apply the principle of total customer experience have the following features in common: Anticipate and meet customer needs and wants better than competitors. Provide real customer experience as a different market offering. Use experience as interaction. Turning experiences into interesting memories. (Mascarenhas, et al., 2006). Measuring customer experience through quantitative research methods, namely Integrated Service Measurement. This measurement framework is used to measure the total customer experience in terms of service needs, attitudes and behavior. Other studies have found that service quality directly affects banking customer satisfaction (Akbar & Parvez, 2009). The concept of total customer experience as used in research evolves over time. Evolution from a service quality focus in the 1980s to a customer service focus then evolved to a total customer experience focus. This shift in focus was found in organizational strategy where "quality" was a well-known concept in the 1980s, moving to "customer focus" or "customer centre" in the 1990s. According to Dewey in Mashigaidze, 2014, he found five types of experiences in marketing, which are referred to as types of customer experiences consisting of: "sense", "feel", "think", "act", and "relate". Sense is value. sensory experience to provide a stimulus by drawing directly to one's five senses such as sight, hearing, smell, taste and touch. During the covid19 pandemic, the customer experience felt through the moment of truth, and felt by the senses, will decrease. Will this reduce its contribution to satisfaction. Bank management must seek and develop new services that can replace the customer experience, for example by providing relaxation or compensation indirectly but the benefits are felt for customers.

Banking customer satisfaction during covid19 pandemic.

Banking customer satisfaction can be defined as a positive feeling that a customer feels after receiving a service (Cronin, Brady, & Hult, 2000), or the result of a customer feeling an emotional bond with a service provider. (Johnson, Sivadas, & Garbarino, 2008). When a customer comes to a service place where there is customer and technology interaction, satisfaction is the result of the process that occurs between the customer and the employee during service delivery. (Meuter et al., 2000). When the covid19 pandemic occurs, customer satisfaction should be maintained or even improved, even though there is no physical contact when services are carried out. Customer satisfaction that is felt not through physical contact with employees should be replaced by other new services that can increase satisfaction. According to this definition, the customer may not be very satisfied if this interaction with the employee is absent. This is why some customers prefer traditional services over SST even when the benefits of SST are unclear (Meuter et al., 2003). There are several important factors that lead to satisfaction when implementing health protocols during the covid19 pandemic with SST. The covid19 pandemic provides wisdom and benefits for all of us to behave cleaner, healthier and always maintain the environment to keep it clean and sustainable. It can be imagined if during the covid19 pandemic we still used old methods in terms of service to customers. A study conducted explained that SST saves time and money, meets certain needs quickly and the possibility of avoiding employee contact are all important factors leading to satisfaction. (Meuter et al., 2000), dissatisfaction occur when the technology is: faulty function, SST unavailability, system errors and all kinds of SST failures. In a more recent study, the service quality of a supermarket self-service system was found to be directly related to customer satisfaction In (Orel & Kara, 2014). This shows that the quality of SST services evaluated using SSTQual has an effect on customer satisfaction. The importance of studying the relationship between SST service quality and customer satisfaction is that satisfied customers will come back at a later date (repeat purchases). Satisfaction is associated with benefits for the organization, because satisfied customers will indirectly return at a later date to make purchases (Anderson et al., 1994). Measuring customer satisfaction through the SERVQUAL approach developed by Parasuraman during the 1980s (Parasuraman, et al., 1993). Customer satisfaction is measured by the difference between customer expectations and perceptions. According to Klaus and Maklan (2013) that customer experience, customer satisfaction and loyalty are variables that are often used in research on banking in the UK.

Research Framework

Bank customer satisfaction during the covid19 pandemic is the feeling that is felt after comparing the expectations with the performance received during the process of consuming services or products. One of the factors that influence customer satisfaction is customer experience. Satisfaction cannot be felt until the customer has experience in consuming the service or product needed. In the context of banking that uses technology, the

customer experience is felt when using technology to help make transactions and the function of the technology is very helpful in making transactions. Especially during this covid19 pandemic. The quality of the functions of the technology used will have an impact on the experience and will ultimately feel satisfied or dissatisfied for the customer. Perceptions of the ability to use technology to transact with banks or in terms of perceived usability, include: the ability to use interfaces or face-to-face communication between customers and the information system used with greater uses or benefits by reducing the sacrifice of time, energy, economics, psychology and so. In addition, the use of technology in transactions with banks also has a risk or perceived risk, which is considered by the customer. Functional quality, perceived value, perceived ability to use technology and time risk will lead to experience for customers in transacting with banks and in the end they will feel satisfaction or not. Satisfaction that will have an impact on the bank. The framework above is schematically described as follows:

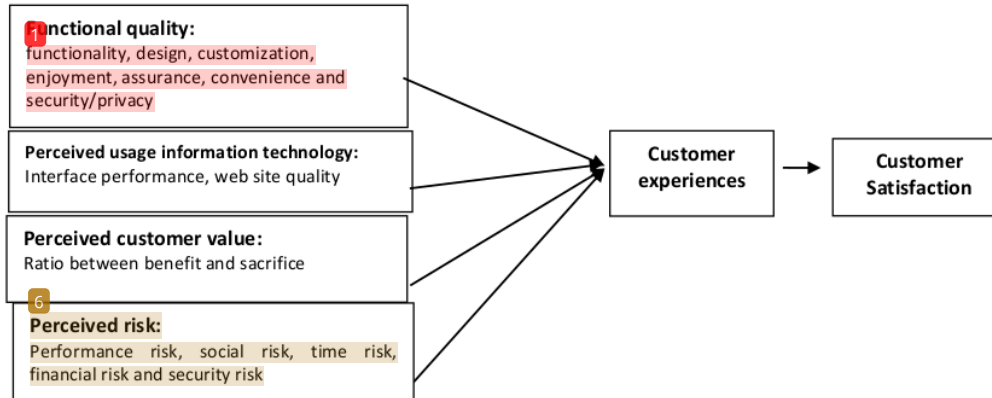


Figure 2.1
Research Framework Model

METHODOLOGY

To analyze the relationship between functional quality, perceived use, perceived customer value, perceived risk, customer experience and bank customer satisfaction during the covid19 pandemic in Indonesia, this study uses a quantitative approach through a survey using a questionnaire conducted on customers of sharia banks in Indonesia. A total of 200 respondents participated in this study. Confirmation analysis between variables and techniques used as well as data analysis using statistical software, namely LISREL Version 8.0.

RESULTS AND DISCUSSION

Respondent Profile

Male respondents were 52.9% or as many as 104 people, while female respondents were 47.1% or as many as 95 people. This more dominant percentage of male respondents may indicate that men as the head of the family have responsibility for their families, one of which is in choosing the right bank to manage their financial transactions. As many as 127 or 55.1% respondents had a bachelor's degree, then 19.5% or 39 respondents had a Masters level of education at Diploma-3, 9.5% or as many as 19 respondents, of 6.0% or 12 respondents had a high school / K / equivalent education level, and 1.5% or as many as 3 respondents have a Doctoral or Strata-3 education level. A high level of education makes it possible to have broader insight and a more systematic and logical way of thinking, so that the considerations for becoming bank customers, especially sharia banks have been carefully considered. The minimum level of undergraduate education will consider opportunities to become customers based on the awareness of the importance of choosing a sharia bank in accordance with their life goals. The majority of respondents who owned a sharia bank account as private employees were 123 or 61.5%, only 6 civil servants or 3%, while the rest were entrepreneurs as many as 71 respondents or 35.5%. This data shows that private employees or respondents who work in the private sector are the majority customers for sharia banks in Indonesia. This means that the sharia banking market is still open in Indonesia. Most of the respondents had an account at a sharia bank for more than 5 years 54.5% or 109 respondents. Respondents who already had sharia bank accounts 3-5 years ago were 51 respondents or 25.5%. Respondents who had sharia bank accounts for the past 1-3 years, 10.5% or 21 respondents. For respondents who were less than 1 new year, it was 9.5% or as many as 19 respondents. From this data it can be interpreted that the development of the number of sharia bank customers from year to year increases. The number of customers who have chosen sharia banks is mostly more than five years ago that they joined, this

shows that actually sharia banks have long been known and many people know the existence of sharia banks, but why is the development of the number of customers not moving fast.

¹ The Root Mean Square Error of Approximation (RMSEA) index is an informative index in SEM. RMSEA value ≤ 0.08 (good fit), $0.08 \leq \text{RMSEA} \leq 0.10$ (marginal fit), and $\text{RMSEA} \geq 0.10$ (poor fit). From the analysis results obtained Root Mean Square Residual (RMR) = 0.095 and Standardized RMR = 0.095. Goodness of Fit Index (GFI) = 0.90; this means that the model has a goodness of fit (GOF) or good fit; This means that the model mentioned above has a good level of fit, the overall model fit of each construct or measurement model and the relationship between an endogenous variable with several exogenous variables. In general, the equation modeling results of functional quality variables, perceived customer value, perceived usage and perceived risk to customer experience are: $\text{CE} = 0.39 * \text{FQ} + 0.23 * \text{VP} + 0.18 * \text{UP} + 0.33 * \text{RP}$, Error var. = 0.12, $R^2 = 0.88$, where CE = customer experience; FQ = functional quality; VP = perceived customer value; UP = perceived usage and RP = perceived risk. While the effect of customer experience on customer Satisfaction In Banking Institutions when implementing health protocols during the Covid19 Pandemic, the equation is: $\text{CS} = 0.93 * \text{CE}$, Error var. = 0.13, $R^2 = 0.87$, where CS = customer Satisfaction In Banking Institutions when implementing health protocols during the Covid19 Pandemic and Ce = customer experience. The complete model can be seen in the figure:

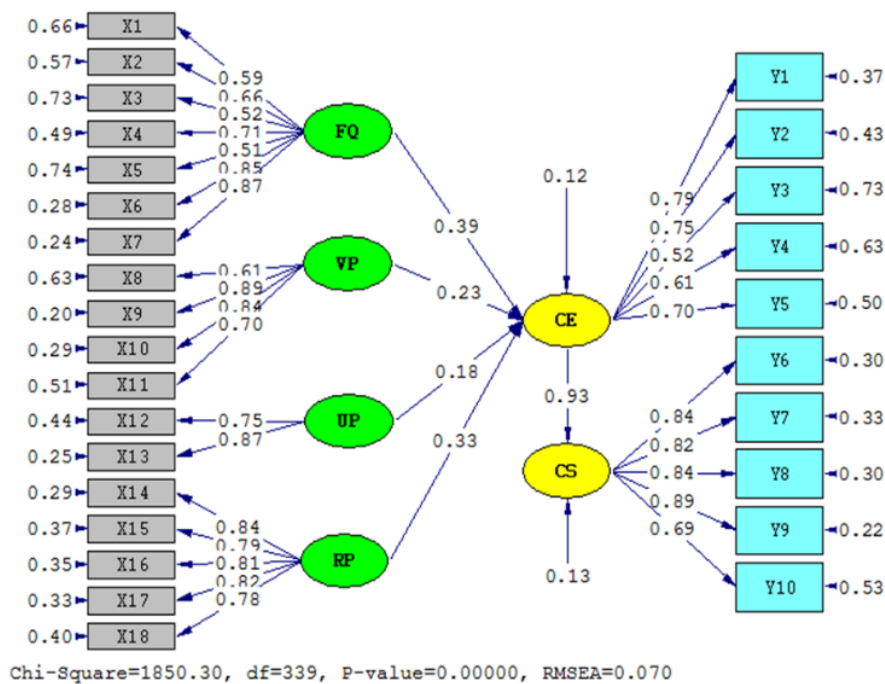


Figure 4.1.
Hybrid Model (Basic Model) & Structural Model

The results of the measurement analysis of functionality quality (FQ) show that the FQ variable is built on seven functional dimensions: related to how well the self-service technology (SST) functions, namely the self-service technology available in sharia banks in Indonesia. SST can be measured by: responsiveness, and also how easy to use. Furthermore SST is concerned with Design, it is related to the aesthetics or beauty, look and feel of SST. Customization is one of the dimensions of FQ that relates to how well SST is personalized and meets the specific needs of each customer. Enjoyment is a dimension of FQ that represents the pleasure felt when using SST and when service results are achieved. Guarantee or assurance is one of the dimensions of FQ that relates to the reputation of the SST service provider. Convenience or enjoyment is the FQ dimension related to the SST operating conditions and how easy it is to access or how easy it is to access SST. Security / Privacy or the personal security of SST users is related to how secure customers feel when using SST and how well their privacy is protected. From the results of data analysis, it is generally found that the FQ variable contributes 39.0% to the experience of customers of sharia banks in Indonesia. Forming the size of the contribution is supported by the seven dimensions

that make up the FQ: The seven dimensions are functionality, design, customization, enjoyment, assurance, comfort and safety. The biggest contribution from this dimension to the FQ variable is given by the security dimension, which is 87%. This means that the security / privacy of customers is an important consideration in ensuring the functional quality of SST used by sharia banks in Indonesia; security / privacy includes personal data security, account security; security in transactions and security in using SST. Currently being thought together about the personal safety of technology users. The use of increasingly modern technology poses risks in terms of protecting the personal data of technology users. Not only the use of technology in business, but in social media accounts, the use of personal data is prone to being hacked. This shows that the security / privacy of technology users is a priority to remain protected. The dimension that contributes to the formation of FQ in contributing to customer experience when using SST in sharia banks in Indonesia is guarantee, in this study it contributed 85%. This is related to guarantee or risk sharing, between the use of SST and the risks that will be accepted and guaranteed by the provider, in this case an sharia bank. This guarantee includes the guarantee of smoothness, safety, speed, accuracy, and so on. Among the guarantees that will be given by the provider is the guarantee of safety and smoothness in using SST. This is always there in individuals who consume goods or services, before consuming, always consider safety and success or smoothness when doing so. Communicating to customers about this guarantee is important for producers or service providers in this case sharia banks. In services, this guarantee will improve service quality, because service quality is determined by the physical facilities that support the service, employee friendliness, responsiveness and reliability, plus guarantees when using the service. The contribution of the enjoyment dimension in supporting FQ contributed 71%. This enjoyment is related to the "pleasure" felt by customers when using SST at sharia banks in Indonesia. The pleasure that is felt when using SST and when service results are achieved. The pleasure that is felt when using SST includes a sense of security, certainty that SST will solve the problems at hand, SST speed in helping solve problems and so on. So that what the customers expect is achieved. The result will be felt "delicious" when the customer has completed the transaction and does not feel disappointed with what he has done. The SST design includes the beautiful appearance of the steps in SST, including the "beauty" of the SST design, which can be seen from the SST display or "dashboard" from the start when "signing in" to "logging out". This display can be in the form of nuances in SST such as colors, fonts, font shapes, screen backgrounds and so on. So that these nuances can be felt as pleasure when customers transact using SST. Design shapes FQ by contributing 66%. Functional means that the SST used is functioning properly with good quality. Besides being able to help the needs of SST customers, it also has sophistication shown by its speed, accuracy, safety and fun. The Functional Dimension contributes 59% in the formation of the FQ of SST used by sharia banks in Indonesia. This is important, for customers to consider when using SST, they are wondering whether this SST is functioning properly or not. Therefore there needs to be education that the SST used by sharia banks in Indonesia is functioning properly and can help customers meet their needs when making transactions. Customization is a situation that can provide or solve individual or personal needs. Included in the case of customization is a match between SST and personal needs. Personal needs are the specific needs of individual customers which may differ between individuals. Individual service providers will provide better service quality than mass services. SST still seems to be perceived as a mass service, so customers have not personally felt it. It is evident from this study that customer perceptions about the customization of this SST are perceived to be lower than other dimensions in forming FQ. Providing private services requires high costs, so it seems that for sharia banks in Indonesia this has not yet been prioritized to be implemented. In a conventional bank, there is the term "priority". This service is more of a custom or individual service. This customization dimension only contributed 52% in forming the FQ in SST of sharia banks in Indonesia. In general, the FQ of SST of sharia banks in Indonesia is perceived by customers as quite good, this is evident that the contribution of FQ in shaping customer experience is quite large compared to other variables. However, there are limitations in this study that FQ can directly contribute to customer satisfaction, because the model built has not shown whether FQ can directly contribute to customer satisfaction during the covid19 pandemic. Therefore it is necessary to examine more about this.

Perceived customer value is the customer's perception of the suitability between the functional value benefits of contact personnel; service functional value (quality); functional value of price, social value, emotional value received at the cost that must be paid by the customer. The perceived value of customers of sharia banks in Indonesia by their customers, contributes significantly to the experience of customers of sharia banks in Indonesia. Customer value contributes 23% to the customer experience. Customers when making decisions have the experience to use them to meet their needs, they have considered the value of the customer or involved their perception of benefits as a consideration for making purchasing decisions. This perception of customer value involves several dimensions, namely customer value which is built on the basis of function as an entity. Functioning as a financial institution entity, it is hoped that the bank can help solve financial and banking problems faced by the community, can improve welfare and provide benefits according to community needs. As a service function, the bank is expected to help serve and solve problems in people's lives. In terms of economic function, it is hoped that it can increase the activities and economic growth of the community so that people become prosperous. Psychological and social functions can provide confidence, sense of security and provide satisfaction for its

customers especially during the covid19 pandemic . Emotionally, a bank can provide pride, prestige and serenity for life in this world and the hereafter. The service function is a supporting element of customer value perception. The economic function gives the largest contribution in shaping the perception of customer value that contributes to the customer experience, namely 89%. This is related to economic benefits, such as providing confidence that banks can provide clear solutions to the economic needs of the community. This means that banks are perceived to be the value of their customers based on big economic considerations. This is due to the fact that the financial and banking business is basically helping people solve economic problems individually and socially. The perceived economic value will meet customer expectations will have an impact on society to become bank customers. In addition, it seems that the bank is not viewed from the point of view of the profit sharing it will receive or other benefits other than profit sharing, but the economic benefits for increasing economic activity and the welfare of the community are also taken into account by customers to become customers. In terms of the psychological and social functions that make up the value of bank customers accounted for 84%, psychological and social functions are related to psychological and social benefits such as pride, prestige or prestige, self-confidence and calm when using them. Psychological calm as serenity in life both in the world and in the hereafter. This does not only touch psychologically and socially individually but also in general as a society. This is probably due to the existence of the word "sharia" which is related to religious matters, where religion in general will provide peace of life in the world and in the hereafter. The function of emotion, provides emotional benefits, including adherence to the religion he adheres to, guarantees the happiness of the afterlife, there is an emotional bond with the Creator and all the rules established in religion. This perception of emotional function contributes 71% in shaping the perception of customer value which contributes to the customer experience while being a customer. There are two views of the reasons why they chose sharia banks in order to meet banking needs. There is a view that being a customer of sharia banks for emotional reasons and for rational reasons. Emotional reasons are based on emotional considerations such as religious matters, relating to sin and reward, heaven or hell. Meanwhile, rational reasons based on logical considerations are economically more profitable, more flexible and more real.

Usable perception, is what customers perceive when using sharia bank SST in Indonesia in terms of the quality of the website provided and the interface when interacting when it is being used. Perceptions that are felt can be: convenience, security, speed, convenience, the quality of the available websites. In addition, when there is a transaction interaction, the interface can be felt the same as the quality of the website. In this study, the perception of the use of SST for sharia banks in Indonesia contributed 18% to the customer experience. It is possible that respondents have a comparison of the use of SST in conventional banks in Indonesia that have been felt so far not paying much attention to the website and its interface. Because the website and interface can be felt when using internet banking, sharia banking internet banking in Indonesia seems to be not widely used by customers. This may occur because the solution expected from internet banking cannot solve banking problems faced by individual customers, except for corporate customers, internet banking is becoming more and more able to solve banking problems at hand. The quality of the website contributed 87% in shaping the perception of the use of SST for sharia banks in Indonesia. This means that the perception of the use of SST in sharia banks in Indonesia, especially internet banking, the quality of the website gets more attention than the interface which only contributes 75%; sharia banks in Indonesia that use internet banking should be careful in designing their websites. The quality of the appearance and the website process system that helps its customers should be designed with an attractive, easy, safe, comfortable, accurate and fast design. The effect of perceptions of SST usage in terms of easy-to-use interface will increase customer satisfaction during the covid19 pandemic, if the customer is informed about how to apply it. Therefore it is important for sharia banks in Indonesia to continuously educate their customers by providing information about the technology used in order to improve service quality to customers. providing education about the use of technology used will provide great benefits to the community in order to reduce the exchange of the Covid19 virus. Because the education provided will greatly help customers to be careful in using technology and its supporting devices to avoid the transmission of the Covid19 virus. The perceived usable ease of use reflects the level of customer confidence that using SST in sharia banks in Indonesia is very helpful for banking problems faced by customers. The ease of using SST will increase customer satisfaction when transacting at the bank rather than having to go to an ATM or come queuing to the bank office during covid19 pandemic. Customers always expect the best service that will provide benefits and comfort when using it. According to Lee. et.al (2008), perceived ease of use is positively related to behavioral intention to adopt SST, in this case mobile banking. In addition, Lee et.al (2008) also reported that perceived ease of use significantly influences consumers' intention to use mobile banking. Therefore, banks must simplify the use of mobile banking services and continue to design an easier and more user-friendly interface system. Based on previous research, it can be predicted that the perceived ease of use is one of the factors influencing customers in adopting mobile banking.

Perceived risk is a multidimensional concept, risk perception is termed a future situation that will be faced by the customer in order to get the desired result. The use of technology in the banking industry aims to reduce the risks borne by customers and the bank itself. Perception of risk is a situation that is felt by customers when they make a

decision to consume a product or service in order to meet their needs. This also happens when customers will use sharia banking services in Indonesia using SST or other technologies. Risks considered by customers in transactions using technology assistance; includes performance risk, social risk, time risk, financial risk, security or personal risk. Performance risks relate to the risks that will arise from the expected results, for example system malfunction, inaccurate results with expectations, network limitations, network connection breakdowns and errors in the final result of transactions. Social risks relate to worry, safety, calm, comfort, understanding, knowledge and so on. The risk of time arises the risk of improper timing or experiencing delays or delays, using too long time so that the system disappears and so on. Financial risks can be in the form of reducing or losing an amount of money in an account, losses due to transactions made, fees used in transactions and so on. Security risk is the risk that customers perceive in terms of "hacking", stolen personal data or use of personal data by irresponsible parties. This study shows that the contribution of risk perception to customer experience in using SST in sharia banks in Indonesia is 33%, meaning that risk perception is an important consideration after FQ in terms of using SST in banks. The consequence for banks as service providers is that they always provide clear information to customers using SST, including the risks that will be faced when using SST. For example, he conveyed the fees to be paid by customers when using, short message service-banking, mobile banking, and so on. This study found that performance risk is a consideration for customers in order to perceive the risks that will arise when transacting using SST or other technologies in sharia banking in Indonesia. A contribution of 84% means that the risks that will arise relating to the performance or the final result in transactions using SST or other technologies are highly considered. It also shows great concern over the unknown outcome at the end of the transaction. Financial risk becomes the next consideration in anticipating risk when transacting using SST or other technologies, this shows a figure that is almost the same as the performance risk, which is 82%. Financial risk is the risk that customers are concerned about, because an improvised transaction is actually a financial transaction in essence. Naturally, if this concern is perceived as a big risk. Time risk, as the risk to be considered next after the performance risk and financial risk. Time is important in relation to the use of SST or other technologies in the banking industry. Technology is made to help efficiency and accuracy and ease of every human activity. SST and the technology used demand speed and accuracy, so it is only natural when the time risk is a consideration in using SST and other technologies in banking. Understanding the risks of using technology when transacting during the covid19 pandemic is very important. There is additional knowledge for customers to always carry out health protocols even though the technology used is not in direct contact with employees. On the other hand, the bank should be able to use technology that has a low risk of system failure and must also maintain health protocols, for example by constantly sterilizing its technological support devices. For example, spraying disinfectant at ATM locations periodically

This study analyzes the customer experience as the experience felt by customers when using SST or technology to help transact in sharia banks in Indonesia and feels that the function of the technology helps in transactions, as a moment of truth. Customer experience is the totality of customers when interacting with the bank at various points of contact (moment of truth). Customer experience is the customer's perception of value from a particular point of contact i.e., some points of contact may be more memorable and important as a personal experience compared to others. Therefore, it is important for banks as service providers to understand comprehensively from the customer's point of view in order to understand how they measure customer needs and expectations. To serve higher quality customers, the bank needs to know the moment of truth or critical contact points that are considered important and urgent by customers. Customer experience involves sense, feel, think, act and relate. This study reveals that the sense built by customer experience shows a contribution of 79%, meaning that the customer's experience in transacting with sharia banks in Indonesia is the most memorable experience that involves sense or feelings. The involvement of sense as experience is a real experience that is felt by the five senses, or the senses in real terms and felt directly by these senses. Feel contributes 75%; Emotional feelings such as comfort, pleasure in transactions are felt as memorable experiences after sensory sense. The type of experience that involves a relationship or relationship contributes 70%, meaning that when customers make transactions, they feel an emotional connection with the bank. That the bank can provide experiences of a personal relationship between a customer and a bank or other customer. Experiences involving Act, relationship with behavior, touching by psycho motor aspects when transacting contributed 61%. This means that in transactions, customers feel a response to their behavior through means of movement such as their hands and other means of movement, this is felt to involve around 65% of their behavior. Think is the involvement of experience from the cognitive or intellectual aspects. This means that when a customer transacts his mind is involved as an experience with a contribution of 50%. This means that when transacting with sharia banks in Indonesia, there is a cognitive experience that plays a role and settles as a personal experience. Partially the customer experience contributes to customer satisfaction during the covid19 pandemic by 93%, meaning that the customer experience that is felt through the types of experience sense, feel, think, act and relate affects customer satisfaction with services provided by sharia banks in Indonesia. A person cannot feel satisfaction before he has the experience of consuming or using the product or service that is needed. Using banking services during the covid19 pandemic requires mutual understanding between customers and service providers.

customers must continue to implement health protocols, service providers must be able to provide or develop new types of services that can support the implementation of health protocols.

Banking customer satisfaction during the covid19 pandemic variable is the measurement result of service quality by comparing the perceived performance of service providers with customer expectations. Satisfaction occurs when the comparison between perceived performance and customer expectations is one. Not satisfied or disappointed when the comparison result is less than one and surprise when the comparison result is greater than one. Service quality as measured by five dimensions, namely TERRA (Tangible, Empathy, Reliable, Responsiveness, and Assurance). Tangible is an aspect of service quality related to physical facilities that support the process and delivery of services that are tangible and can be seen physically included the cleanliness. The measure is customer satisfaction, is how satisfied the customer feels the physical facilities used in order to serve their customers. This study shows that physical facilities contribute 84% to customer satisfaction of sharia banks in Indonesia. This is possible that the physical facilities that are owned have met or are in accordance with customer expectations and are in accordance with the services provided to customers. In fact, the physical facilities of sharia banks in Indonesia seem "luxurious" and in accordance with the services provided. Empathy is an aspect of service quality related to friendliness, caring service for officers serving customers more to personal service. sharia bank customers in Indonesia perceive empathy aspects in sharia banking services at 82%, which is smaller than the tangible aspects. This shows that the friendliness and care of sharia bank employees in Indonesia, has not shown their total friendliness compared to the tangible aspect. Responsiveness is an aspect of service quality related to the speed of response to complaints or requests from customers. The results showed that there was a large contribution from this aspect of response-speed in shaping customer satisfaction of sharia banks in Indonesia with a contribution of 89%. This reflects that sharia banks are responsive to complaints and requests from their customers. Another aspect is Reliable, which is the dimension of service quality related to commitment or consistency between promises and reality or promotions with reality. The contribution of this aspect in shaping customer satisfaction is 84% as bigger than tangible aspect. It can be said that sharia banks in Indonesia keep their promises and can be trusted and consistent with what is informed in reality. Assurance or guarantee is an aspect of service quality related to the guarantee of security for the use of a product or service by a customer as well as a guarantee of trust in customers for the use of sharia banking services in Indonesia. The contribution of this aspect is the smallest compared to other aspects, namely 69%; this may be considered as something natural that sharia banks should provide a guarantee of security and trust for their customers. Customer perceptions because sharia banks are banks that are operated based on religious law which is absolute and has a high risk of sin if it cannot be trusted. Currently, how do banks improve service quality during a pandemic, through various efforts to implement strict health protocols, prepare hand washing stations, avoid long queues, regulate working hours, and constantly clean office environments, support service equipment, maintain employee health and stamina, maintain the stability of information systems and technology to reduce direct contact and maintain system security forever.

CONCLUSIONS

During this covid19 pandemic everyone must continue to carry out health protocols. In order to increase the level of customer experience to get more sharia bank customers in Indonesia, this can be done through improving the functional quality of the technology used through personal security protection, the use of technology is designed to be easier, faster, safer, more enjoyable and minimizes the risk of results. Performance, especially maintain ease to use the technology familiarity with health protocols. This means that banks must guarantee the functional quality of SST or other technologies that must be guaranteed to be safe from hacking of customer data, safe from covid19 deployment. Customer perceptions about the functioning of the economy can enhance the customer experience of being a customer. The ease of using SST via a website only makes a smaller contribution to shaping the customer experience. Customer satisfaction can be increased through customer experience, especially experiences related to feeling directly with the senses and motor behavior, when transacting as a moment of truth. Feeling directly with maintain the health protocols as always cleanliness, healthy, safe and environment friendly (CHSE). The most felt satisfaction with the services provided is about security assurance. Therefore, the improvement of services must be carried out by increasing the aspect of service security assurance. For example, by communicating that sharia banks are guaranteed to be safe in the afterlife.

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